

NATION'S BANKERS BACKHARDING PLAN

Extension of Credit Facilities Held Necessary to Stimulate Exports.

CANVASS OF SITUATION
Development of Foreign Trade Depends Largely on Long Time Loans.

AWAIT EUROPEAN BUYING
Experts Believe That Will Bring Business Revival—Reports From Many Cities.

Bankers and heads of financial institutions throughout the country are enthusiastic in their approval of the plans formulated by President Harding and the Cabinet at a conference last week with several international bankers, for the extension of existing credit facilities and the creation of new facilities for financing the country's exports on a credit basis. The plans also contemplate the assistance of national banks in the carrying of credits necessary in the aid of agriculture and other producers at home.

To ascertain the attitude of the banking community in the principal cities of the country toward these plans of the nation's Chief Executive, THE NEW YORK HERALD instructed its correspondents to sound leading financiers and bankers on the subject. Replies show the weight of opinion is distinctly favorable to the plans. Domestic bankers stand ready now as in the past to do their share toward financing agricultural and other domestic producers with such credits as they need.

In the matter of financing export trade, which involves the extension of long and large credits to buyers abroad, it is felt that this can best be done by private and international banking firms whose deposit funds are not, as those of State and national banks are, subject to immediate calls for withdrawals which must be met at all times.

With such extended credits made available through cooperation with the War Finance Corporation and other governmental agencies, it is believed that the processes of deflation will be checked; that the rapidly dwindling volume of the nation's exports will be brought back to normal conditions, and that renewed activities in all forms of commerce will result, to the benefit not only of the United States but of the world at large.

The sentiments expressed by bankers interviewed on this subject by THE NEW YORK HERALD's correspondents follow:

Business Confidence Lacking, Says Dawes.

Special Despatch to THE NEW YORK HERALD, CHICAGO, May 30.—Charles G. Dawes, president of the Central Trust Company of Chicago and former Controller of the Currency, said:

"Prosperity is not created simply by the loaning of money. Activity of exchange, which is perhaps a good definition of what we mean by prosperity, is dependent upon many other factors than simply the supply of money in terms of which they are expressed. Exchange of goods becomes active when it is profitable. The present depression in business is not due to scarcity of domestic credit but to an unprecedented buyers' panic.

"A tremendous purchasing power exists in our people in the shape of money, bank deposits and unused credit. If this purchasing power was used more freely prices would rise and business again move forward. Liquidation of bank credits is a steady process, and it probably very few months money, like every other commodity, will have had its full value—that is, interest rates will be comparatively low. The question of the domestic supply of credit, therefore, is rapidly being settled by continuing liquidation. The Western banks are now in position, in my judgment, to take care of most of the legitimate demands of agriculture.

"Upon a revival of confidence depends the return of business activity, provided a sufficient outlet is given for our future surplus production in a foreign demand. We can encourage a foreign demand if we can devise a method of accepting long time foreign credits in exchange for our goods.

"The acceptance of short time foreign credits alone will not meet the situation. The investment banker, as distinguished from the commercial banker, must be the chief factor in educating our people to take good, long time foreign investments, as England long prior to the war had educated her people to do, in exchange for their surplus manufactures. The bankers of the West, in my judgment, are ready to do their share in any team work effort to benefit conditions. But we cannot pull ourselves up by the bootstraps. As bankers we only afford the public some facilities to do business, and, as a matter of fact, business is suffering from a lack of confidence, not so much from a lack of facilities. Since confidence is returning slowly, we may expect an improvement much more certain from that fact than from any new banking device."

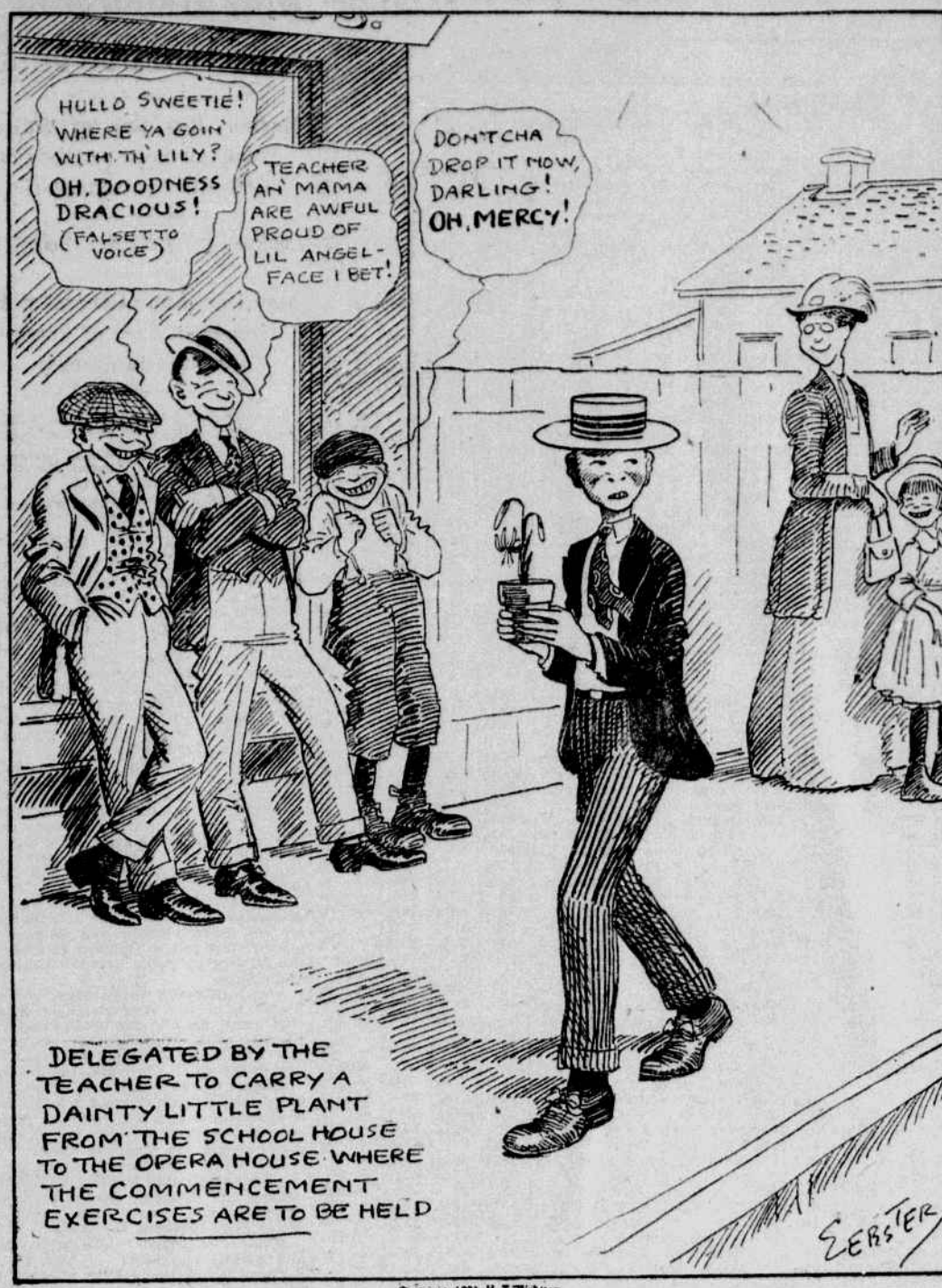
Special Facilities Urged as Essential.

Special Despatch to THE NEW YORK HERALD, BALTIMORE, May 30.—Waldo Newcomer, president of the National Exchange Bank and president of the Baltimore Clearing House Association, who has made a study of this subject, believes the plan proposed could not be improved upon.

"The great trouble is that a long credit must be allowed buyers abroad and no institutions having deposits that may be withdrawn on demand can risk the financing of such a proposition. This can be done only by a foreign trade financial corporation which has no such deposits.

"If we send machinery abroad the purchaser, however solvent and honest he may be, could not possibly pay until the new material had been manufactured, and this will take anywhere from six to twelve months. And even then the rate of exchange, which is from fifty to seventy-five per cent. greater than here,

Life's Darkest Moment.



DELEGATED BY THE
TEACHER TO CARRY A
DAINTY LITTLE PLANT
FROM THE SCHOOL HOUSE
TO THE OPERA HOUSE WHERE
THE COMMENCEMENT
EXERCISES ARE TO BE HELD

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would preclude a bank from advancing the money.

"It is my judgment, therefore, that no bank can afford to give long term credits, and that only special companies can engage in this business."

Two Cities' Bankers For Credit Extension.

Special Despatch to THE NEW YORK HERALD, ST. PAUL, May 30.—Two Cities' Bankers are a unit in their expressions favoring extensions of credits to aid farmers and stock men. R. C. Lilly, president of the Merchants National Bank called attention to the fact that the White House plan is but a national extension of the work that has been performed by St. Paul and Minneapolis banks during the last few years.

On Saturday arrangements were completed whereby \$1,000,000 is to be advanced wool growers in Montana to enable them to hold their wool clip until the market becomes stabilized.

Members of the Ninth District Federal Reserve Bank have also made heavy advances to rural banks in North Dakota during the last few years.

The condition of St. Paul banks is excellent, and they will be able to continue financing the Northwest agriculturists as they have in the past. Generally it is felt that the sectional differences caused by President Harding should beneficially affect the general understanding of problems which have arisen during the period of readjustment.

"The depression which exists in our community can be attributed to a large extent to the inability of the farmer to purchase his machinery and also to the loss of foreign orders. Only last week an order for \$10,000,000 was lost by one of our local concerns through inability to extend a long term credit to the Paris interests who wished to place the order here."

Kentucky Interests Will Give Support.

Special Despatch to THE NEW YORK HERALD, LOUISVILLE, May 30.—Banking interests of Louisville and the South will support the administration in its efforts to bring quick relief to the suffering agricultural interests of the United States, according to an opinion expressed yesterday by John R. Downey, head of the Citizens Union National Bank.

"I think the President is right," Mr. Downey said, "in his determination that any extension to foreign nations should be predicated on assistance to the rural interests of this country. The farmer has got to be helped. His business must be placed on a better basis. He is the largest producer as well as the largest consumer in this country. He has been called and is the backbone of the nation.

"The banks of this section of the country are absolutely willing and able to promote by credits the agriculture at home and export trade abroad plans as outlined at the White House conference. The banks of Kentucky and the South are doing the best they can right now for the farmers.

"I think prosperity will come back all the quicker when farm products are put on a stabilized basis, where the farmer can make money. We are very much dependent on the farmer in this section, but so, also, is the Easterner, just as dependent as we are, though the connection is more indirect."

Michigan Bankers Aligned to the Problem.

Special Despatch to THE NEW YORK HERALD, DETROIT, May 30.—John W. Haley, president of the People's Savings Bank and president of the Michigan Bankers

Association, says:

"Detroit as a port of entry contributed last year 5 per cent. of the country's exports. More than \$100,000,000 of these exports were the products of our farms. The State of Michigan therefore has an intimate relationship to the problems of developing and holding foreign markets for its surplus products. The banks of this State are fully alive to this problem and to the present situation which calls for the establishment of credit abroad to permit the purchase of this surplus.

"Unless long terms are made available we will soon approach an absolute deadlock on our foreign trade.

"These credits should be worked out through private agencies without any suggestion of the guarantee of our Government. The Federal reserve act through the Edge amendment would seem to offer the method for the banks to pool their efforts in this direction.

"The popularizing, however, of foreign government bonds issued to the public to offer the greatest immediate opportunity for relief. Whatever forms these credits take the early adjustment of our American investors' mind to the attractiveness of foreign investments is most important. The educating of the public to this fact is one of the outstanding duties before the bankers of America to-day."

Foreign Trade Held As Needed Relief.

Special Despatch to THE NEW YORK HERALD, INDIANAPOLIS, May 30.—Felix McWhirter, president of The People's State Bank of Indianapolis: "It seems to me that the proper financing of foreign buyers is positively essential to successful movement of the products of the Middle West. Any substantial action toward this end will have the support not only of the business men and bankers, but of the farmers and the farmers of the territory because they are thoroughly of the opinion that the current of for-

ign trade is necessary to relieve the stagnation of recent months.

"To us the foreign trade financing corporation seems the logical vehicle for executing any movement to finance foreign buyers. Strong Government aid undoubtedly would add strength to this direction, and we hope for this organized and functioning it offers a handy vehicle for quick and effective service."

Benefits Expected From the French Loan.

Special Despatch to THE NEW YORK HERALD, CINCINNATI, May 30.—Charles A. Hinch, president of the Fifty-third National Bank, a former president of the American Bankers Association and a member of its executive council, said:

"Any agency we can employ which will tend to equalize exchange conditions will be beneficial. The recently announced French loan will be very beneficial because the proceeds must be expended in this country. Additional loans to the stable foreign Governments should be encouraged on similar terms and conditions. We should exhibit a spirit of reciprocity in our efforts to establish our foreign trade, an ideal condition being an equal exchange of money value of commodities.

"We should encourage, especially, the purchase of goods abroad which we need and cannot produce, preference being given to those countries showing a spirit of reciprocity. Commodities we produce should be protected by a tariff that will recognize the difference in labor conditions and foreign costs, but no more.

"The obligations due from our Allies should be converted into negotiable form and sold to our people with the guarantee of our Government. The Victory notes then could be redeemed either now or at maturity. The proposed Foreign Trade Finance Corporation under the Edge act could be of potential value in stabilizing exchange conditions and in opening markets for our surplus wares through the extension of long time

credits, now possible by its ability to issue debentures to ten times its paid in capital.

"If the plan to raise this to one hundred million dollars is carried out it would be possible to issue credit to one billion one hundred million dollars and satisfied that bankers who have made a study of the situation, with known existing conditions, will recognize this as the only way to the establishment of stable conditions."

Long Time Financing Favored in the West.

Special Despatch to THE NEW YORK HERALD, KANSAS CITY, May 30.—Speaking both as banker and as member of the Clearing House Association, W. T. Kemper, chairman of the directors of the Commerce Trust Company, the largest agricultural and live stock bank in this State, said:

"General feeling among Western bankers is in favor of the long time financing plan outlined by Gov. Harding last week. Gov. Harding's remarks here May 21 on necessity and plan for agricultural financing met general approval.

"As to foreign trade, Western bankers do not favor the proposed change of foreign for their usual business securities. A plan of export financing is regarded necessary, but must be made along other lines."

Says Imports Need To Be Built Up Also.

Special Despatch to THE NEW YORK HERALD, PHILADELPHIA, May 30.—Philadelphia bankers always have been and always will continue to be backers of any plan that will aid improvement in agriculture, industry and the export trade. They are to-day making many new loans in an effort to bring about a revival of business. A slow but general improvement is noted. They approved in general the suggestions made at the conference in Washington on Thursday between leading bankers and President Harding and members of his Cabinet to devise ways and means of bringing about world trade revival.

The above was said by the president of one of the city's leading institutions in commenting on the conference. He added that in the opinion of the Philadelphia financiers the present plan of export credit alone will not bring about the necessary improvement, but say some plan of building up our imports also will have to be devised.

"Philadelphia bankers will do their utmost to aid trade revival," this bank president said. "We are now, as always, glad to aid any movement that will bring about a revival of export trade."

"However, I feel that some plan must be devised that will aid our imports as well as exports, the present plan for bringing about a worldwide trade revival are to be carried out successfully."

U. S. Should 'Protect' Investments Abroad.

Special Despatch to THE NEW YORK HERALD, SAN FRANCISCO, May 30.—Russell L. Leroy, vice-president of the American National Bank and former vice-governor of the Federal Reserve Bank of San Francisco, said:

"Pacing coast bankers are and have been at all times able and willing to assist export trade by credits, so long as such credits are liquidated and of relatively short maturity.

"They do not feel warranted, however, in granting credits of longer duration—a year, for example—believing that this is a function of investment capital. The proposed foreign trade financing corporation is a step in the right direction, and no doubt will receive support both from bankers and exporters.

"Before it can operate extensively in European trade, however, some political obstacles must be removed. European nations should put their houses in order with respect to national budgets, taxation and currency issues. The United States Government should positively adopt a policy of protecting American investments abroad. As to agriculture, it is already well treated in the matter of credit, both by country banks and by city banks, working through their correspondents."

Relief Expected When Europe Starts Buying.

Special Despatch to THE NEW YORK HERALD, MEMPHIS, Tenn., May 30.—"Resumption of business waits only on buying in Europe," R. Brinkley Snowden, vice-president of the Bank of Commerce and Trust Company and director in the Federal International Banking Corporation, declared to-day. "It is not a matter of credits, but of money for all the needs of the planters and the bank has yet to reject an application."

AMUSEMENTS.

AN OPEN LETTER TO CHIEF JUSTICE TAFT

Honored Sir—After nobly serving your country in the highest executive office of the United States, you are now about to assume the heavy burden of becoming the Chief Justice of the Supreme Court of this great country.

In that exalted position you will assuredly prove yourself once more, as in the past, a wise and upright judge. There will be no question but that you will bring dignity, righteousness and justice to this great office.

Three thousand years ago there was another wise and upright judge, whose wisdom was such that his fame spread throughout the world and even now comes to us as the embodiment of the wisdom of the universe! Solomon, the wise King of Israel, lives in history as the wisest of all judges.

Before you assume the exalted role you will now be called upon to play in this nation's history as Chief Justice of the Supreme Court, may I not suggest that it would be an evening of profit and pleasure for you—and for all lawyers who may some day be called upon to act as judges—to visit the presentation of the wonderful picture "The Queen of Sheba" now being presented twice daily at the Lyric Theatre and see visualized before your eyes the Judgment of King Solomon in one of the most celebrated legal cases ever known since time began?

King Solomon in this great spectacle, "The Queen of Sheba," is an inspiring picture for all who believe in righteousness, mercy and justice. No one can see this picture without being the better for seeing it and I hope, dear Mr. Taft, that you may find it possible to see this picture before you assume the great office to which our President has now called you.

(Signed) WILLIAM FOX
Producer of "The Queen of Sheba"

AUCTION SALE TO DAY
HIPPODROME-3 P. M.—for
LAMBS' PUBLIC
AT THE HIPPODROME NEXT SUN
COURTESY CHARLES DILLINGHAM
SEAT SALE STARTS TOMORROW

AMERICAN PALACE
FOUR MARKS
JOSEPH BANTLEY &
JOHN BANTLEY
WILLIAM BANTLEY
AT CINCINNATI

COLUMBIA B'way, 2nd Floor, 2nd Entrance
at 47th St. & 1st Ave. 7:30
Jean Bodin, Peck-a-Boo
All NEW Peck-a-Boo

AMUSEMENTS.

from a customer for necessary aid in financing operations. The Federal International Banking Corporation has been advised by the War Finance Corporation to go ahead. Eugene Meyer, Jr., told our organization that ample funds for all of its needs would be at its disposal and exporters are experiencing no trouble in financing their exports."

Another prominent banker also declared that the problem was one of export demand. "There is no solution," he said, "until Europe starts buying our cotton, hard woods and pine. There is no dearth of money for all the business the South has or can get."

"As soon as long term credits are extended to European buyers of American cotton and American lumber and American manufactures, conditions in country will start on the upward trend," said C. P. J. Mooney, a member of the directorate of the Eighth District Federal Reserve Bank to-day. "Europe must start buying before there is a trade resumption here and until Europe can be persuaded to start trade moving, conditions will continue to be quiet in the United States. People in the old world cannot buy unless they get favorable terms and long time credit."

Texas Banks Report Farmers Borrow Less.

Special Despatch to THE NEW YORK HERALD, HOUSTON, Tex., May 30.—C. S. E. Holland, vice-president Lumberman's National Bank, said: "The Banks of Houston recognize agriculture as the basis of wealth in the West and Southwest and are doing everything possible to promote its development. The Houston banks have not been called upon by farmers this spring to the extent that was anticipated, which indicates that they are going ahead without borrowing. Most of the Houston banks are carrying no re-discounts with the Federal Reserve Bank and bills payable are very small.

"Houston is very much interested in the development of foreign exports, particularly such commodities as cotton and rice. This is evidenced by the fact that nearly all clearing house banks hold stock in the Foreign Finance Corporation headquarters, New Orleans, organized under the Edge Act to promote exports of certain commodities.

"Cooperative marketing associations are being organized in Texas by the farm bureau. The bankers of the States have pretty general endorsement the plan of cooperative marketing."

WORK IS DUPLICATED IN CITY AND COUNTY

Meyer Investigating Committee Sees Way to Bring About Economies.

The possibility of accomplishing economies in the government of New York by abolition or consolidation of the borough and county governments within the city will be one of the important features upon which the Meyer investigating committee will report to the charter revision committee, Senator Schuyler M. Meyer, chairman, said yesterday.

Each of the five boroughs maintains a separate organization, which performs virtually the same functions for each borough, a situation that it itself suggests feasibility of consolidation. It does not appear, it was stated, that county governments offer much range for change of detail, though the office of Sheriff is one which it has been suggested might be eliminated and its duties added to those of the Police Department. The fact that the county governments are virtually outside the control of the Board of Estimate, while the board is compelled by mandatory legislation to provide the money to run the county government, also will receive attention.

ENDS LIFE WITH POISON.

Newport, N. J., May 30.—John B. Howell, 67, retired business man, who had lived alone for seven years at Branchville, N. J., died yesterday after a long illness. He had recently been worried about losing his money and property, and had turned over his bankbook and most of his belongings to a neighbor for safekeeping.

AMUSEMENTS.

EMPIRE B'way, 40th St. LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

ETHEL & JOHN BARRYMORE
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

LYCEUM Theatre, 45th St. B'way, 42nd St.
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

CORT ESTELLE BRANDON
CHERRY WINWOOD TYMAN
THE TYRANNY OF LOVE

BAKIN LIGHTNIN
SAM HARRIS' Theatre, 42nd St.
LAST 7 TIMES, Mats. To-m'w & Sat. 2:30
LAST 7 TIMES, Mats. To-m'w & Sat. 2:30

GLOBE B'way, 40th St. Mats. Wed. & Sat.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

HENRY MILLER'S Theatre,
B'way, 42nd St. Mats. To-m'w & Sat. 2:30
A THEATRE GUILD PRODUCTION.

MR. PIM PASSES BY
ROLLO'S MATS. TO-M'W-SAT. PRICES \$2.50
ROLLO'S MATS. TO-M'W-SAT. PRICES \$2.50

CLAY LARRIMORE NICE PEOPLE
Theatre, 45th St. B'way, 42nd St.
LAST 7 TIMES, Mats. To-m'w & Sat. 2:30
LAST 7 TIMES, Mats. To-m'w & Sat. 2:30

PROCTORS THEATRE
5th Ave. BY 28th St.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

23rd St. BY 8th Ave.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

58th St. BY 5th Ave.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

25th St. BY 6th Ave.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

TOWN HALL 43rd St. BY 4th St.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

AMUSEMENTS.

CENTURY Theatre, 45th St. B'way, 42nd St.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

OSCAR STRAUS Theatre, 45th St. B'way, 42nd St.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

LAST WALTZ Theatre, 45th St. B'way, 42nd St.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

FRATZEE Theatre, 45th St. B'way, 42nd St.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

BOOTH Theatre, 45th St. B'way, 42nd St.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

THE GREEN ARLISS Theatre, 45th St. B'way, 42nd St.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

THE BROKEN WING Theatre, 45th St. B'way, 42nd St.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

WAY DOWN EAST Theatre, 45th St. B'way, 42nd St.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

THE 1st Year Theatre, 45th St. B'way, 42nd St.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

HOLBROOK BLINN Theatre, 45th St. B'way, 42nd St.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

THE BAD MAN Theatre, 45th St. B'way, 42nd St.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

IRENE Theatre, 45th St. B'way, 42nd St.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

JOHN FERGUSON Theatre, 45th St. B'way, 42nd St.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

THE GOLD DIGGERS Theatre, 45th St. B'way, 42nd St.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

CORT ESTELLE BRANDON
CHERRY WINWOOD TYMAN
THE TYRANNY OF LOVE

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SAM HARRIS' Theatre, 42nd St.
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TOWN HALL 43rd St. BY 4th St.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

DAUSAD'S Theatre, 45th St. B'way, 42nd St.
LAST 2 WEEKS
MATS. TO-M'W-SAT. PRICES \$2.50
MATS. TO-M'W-SAT. PRICES \$2.50

C